

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WILLIAM N KARALES  
TRACY L KARALES  
Debtor(s)

Case No. 09-02359

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2009.
- 2) The plan was confirmed on 03/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2009.
- 5) The case was dismissed on 11/13/2009.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,765.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,095.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,095.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$244.93
Court Costs	\$0.00
Trustee Expenses & Compensation	\$224.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$469.47**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	148.00	NA	NA	0.00	0.00
ARMOR SYSTEMS	Unsecured	312.00	NA	NA	0.00	0.00
AT&T	Unsecured	231.00	NA	NA	0.00	0.00
CENTRAL COLLECTION BUR	Unsecured	135.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	53.00	NA	NA	0.00	0.00
DUPAGE INTERNAL MEDICINE	Unsecured	55.00	NA	NA	0.00	0.00
HAMILTON ACCOUNTS SERV	Unsecured	200.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Unsecured	NA	1,766.47	1,766.47	0.00	0.00
HSBC AUTO FINANCE	Secured	18,695.00	18,695.00	18,695.00	2,855.45	770.08
IMC CREDIT SERVICES WESTBURY	Unsecured	360.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	592.00	NA	NA	0.00	0.00
JEWEL FOOD STORES INC	Unsecured	163.00	NA	NA	0.00	0.00
LEI FINANCIAL	Unsecured	110.00	NA	NA	0.00	0.00
MED SHIELD	Unsecured	784.00	NA	NA	0.00	0.00
MED SHIELD	Unsecured	451.00	NA	NA	0.00	0.00
MEDICAL COLLECTION SERVICES	Unsecured	227.00	NA	NA	0.00	0.00
STERLING & KING	Unsecured	570.00	NA	NA	0.00	0.00
US BANK	Secured	34,000.00	0.00	0.00	0.00	0.00
US BANK	Secured	NA	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,695.00	\$2,855.45	\$770.08
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,695.00</b>	<b>\$2,855.45</b>	<b>\$770.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$1,766.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$469.47</u>	
Disbursements to Creditors	<u>\$3,625.53</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,095.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.